

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CANDACE B AVERY

Debtor(s)

Case No. 18-00656

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/10/2018.
- 2) The plan was confirmed on 03/20/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/26/2019.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$3,427.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$3,427.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,273.46  
Court Costs \$0.00  
Trustee Expenses & Compensation \$153.54  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,427.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A/R Concepts	Unsecured	60.00	NA	NA	0.00	0.00
ACS/JP MORGAN CHASE BANK	Unsecured	0.00	NA	NA	0.00	0.00
ALL CREDIT LENDERS	Unsecured	1,843.60	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAS FINANCIAL CHOICE INC	Unsecured	0.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SVCS LLC	Unsecured	429.00	429.12	429.12	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK SD NA	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,142.45	2,181.47	2,181.47	0.00	0.00
COMENITY CAPITAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMMERCE BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	805.71	1,153.56	1,153.56	0.00	0.00
COMMONWEALTH EDISON	Unsecured	357.00	NA	NA	0.00	0.00
CREDIT UNION 1	Unsecured	451.00	451.28	451.28	0.00	0.00
DENTAL DREAMS	Unsecured	114.40	NA	NA	0.00	0.00
ELMHURST MEMORIAL HOSPITAL	Unsecured	664.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	0.00	NA	NA	0.00	0.00
GREATER SUBURBAN ACCEPTANCE	Unsecured	0.00	NA	NA	0.00	0.00
GREATER SUBURBAN ACCEPTANCE	Unsecured	NA	3,344.38	3,344.38	0.00	0.00
HARRIS	Unsecured	0.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	50.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
HILLISIDE POLICE DEPT	Unsecured	250.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	1,318.35	1,318.35	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	10,500.00	14,932.20	14,932.20	0.00	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JPMORGAN CHASE BANK	Unsecured	1,093.00	NA	NA	0.00	0.00
LOYOLA UNIVERSITY MEDICAL CN	Unsecured	577.00	413.98	413.98	0.00	0.00
Municipal Collection Service Inc.	Unsecured	250.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	250.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	250.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	250.00	NA	NA	0.00	0.00
Municipal Collection Service Inc.	Unsecured	200.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	31,308.00	32,393.93	32,393.93	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	29,663.00	36,764.80	36,764.80	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	11,109.00	12,499.97	12,499.97	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	10,150.00	11,266.34	11,266.34	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	9,216.00	10,229.84	10,229.84	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	8,687.00	9,773.99	9,773.99	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	6,647.00	6,745.94	6,745.94	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	6,170.00	7,770.26	7,770.26	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	5,996.00	7,212.54	7,212.54	0.00	0.00
NICOR GAS	Unsecured	581.02	800.67	800.67	0.00	0.00
PAYPAL	Unsecured	398.00	NA	NA	0.00	0.00
PRESTIGE FINANCIAL SVC	Unsecured	0.00	13,998.81	13,998.81	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	214.00	1,057.84	1,057.84	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	0.00	248.93	248.93	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Unsecured	3,472.00	NA	NA	0.00	0.00
SANTANDER CONSUMER DBA CHRY	Secured	9,000.00	11,751.22	11,751.22	0.00	0.00
SHORT TERM LOANS LLC	Unsecured	288.75	NA	NA	0.00	0.00
SONAL GUPTA MD	Unsecured	168.00	162.50	162.50	0.00	0.00
SPEEDY CASH	Unsecured	758.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,347.30	2,360.24	2,360.24	0.00	0.00
TSI 980	Unsecured	354.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
USA PAYDAY LOAN	Unsecured	300.00	NA	NA	0.00	0.00
VILLAGE OF ELK GROVE	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF OAK PARK	Unsecured	70.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,751.22	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,751.22</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$14,932.20	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$14,932.20</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$162,578.74</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,427.00</u>
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$3,427.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/26/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.